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Trust, Reliance and the Participant Stance

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It is common to think of the attitude of trust as involving reliance of some sort. Annette Baier, whose seminal paper “Trust and Antitrust” set the agenda for contemporary discussions, sees the task as identifying what, in addition to reliance, is needed to get trust. She writes,

What is the difference between trusting others and merely relying on them? It seems to be reliance on their good will toward one, as distinct from their dependable habits, or only on their dependably exhibited fear, anger, or other motives compatible with ill will toward one, or on motives not directed on one at all. (1986, 234)

A number of authors follow Baier in seeing reliance as involved in trust but not as sufficient for it. For example, in his influential paper “Deciding to Trust, Coming to Believe”, Richard Holton argues that trust consists in reliance from a participant stance¹ — a point that Pamela Hieronymi (2008, 216) and Katherine Hawley (2014, 7) endorse.² Here is how Holton puts it:

The difference between trust and [mere] reliance is that trust involves something like a participant stance towards

1. The notion of the participant stance is what Peter Strawson terms the “participant point of view” — a view from which we hold reactive attitudes towards others and ourselves, rather than see people as “posing problems simply of intellectual understanding, management, treatment, and control” (1962, 18). See Helm (2015) for a thoughtful account of the role of trust in the participant stance.
2. I discuss Hieronymi’s view below. Hawley endorses Holton’s point, but it does not seem to play a role in her account of trust. On her view, “To trust someone to do something is to believe that she has a commitment to doing it, and to rely upon her to meet that commitment” (2014, 10). But it seems perfectly possible to fulfill both conditions without taking the participant stance towards the other. For example, the NSA, which overhears all our conversations and treats us as posing problems of management and control, can believe that I have a commitment to doing something and rely on me to meet that commitment without trusting me; the NSA can see me as a patsy.

the person you are trusting. When you trust someone to do something, you rely on them to do it, and you regard that reliance in a certain way: you have a readiness to feel betrayal should it be disappointed, and gratitude should it be upheld. (1994, 67)³

Indeed, the thought that trust involves reliance, or consists in a kind of reliance, is intuitively plausible: It is in virtue of relying on the other that you incur the vulnerability that is necessary for feeling betrayed or disappointed, should the other not follow through. And, in general, if you think that someone is unreliable in a certain matter, then you don't trust him or her in this matter. Thus it seems that reliance must be involved in trust.⁴

The problem that I will be concerned with in this paper is that it is puzzling how trust could consist in or involve reliance. It seems that trust cannot consist in or involve reliance, because reliance, unlike trust, is responsive to practical reasons. Hence, whether to rely on someone to do something is a question of a different kind than whether to trust someone. In light of this observation, I will argue that it is better to see trust as the ground for reliance rather than as

3. I have some reservations about this widely cited claim: Many more responses to broken trust may be appropriate than resentment — paradigmatically disappointment (in response to a child's broken promise, for example). Moreover, gratitude and resentment are not symmetrical. In most cases when I trust people — for instance, when I trust strangers — I am not grateful to them for not letting me down, though I am resentful if they do. See Martin (2014, ch.5) for illuminating discussion.
4. Paul Faulkner, following Hollis (1998, 10), distinguishes between “predictive trust” and “affective trust” (2007, 880; 2011, 24). He writes, “Predictive trust is just a matter of depending on some outcome ... and expecting this outcome to occur” (2011, 24). The present topic is affective trust — the sort of trust that is part of the participant stance. However, I am doubtful that there really are two kinds of trust: I think that predictive trust is not genuine trust. I can trust that spring will come in the same sense that I can blame my car for leaking oil on my anniversary, be grateful to the weather for the fresh powder that fell on the first day of my ski vacation and resent Microsoft Word for so many reasons. In all these cases, my reactive attitudes are not genuine (unless I am confused); I can be said to hold them only in a manner of speaking.

consisting in or involving reliance. Trust consists in belief from the participant stance — and, in particular, in belief that one forms in light of another person's commitment. This explains why it is different from reliance and why it can be the ground for reliance.⁵

I will proceed as follows: In section one, I will explain why trust should not be seen as consisting in or involving reliance. In section two, I will sketch a simple account of reliance, according to which reliance consists in action. In section three, I will sketch a simple view of trust according to which trust is a particular kind of belief — a belief that is held in light of *interpersonal* reasons and hence from the participant stance. Finally, in section four, I will argue that this explains why trust can be the ground for reliance, even though reliance is not constitutive of trust.

1. Trust and Reliance Are Responsive to Different Kinds of Reasons

A straightforward line of thought suggests that trust cannot consist in, or involve, reliance. This line of thought, inspired by Pamela Hieronymi (2008), concerns the sorts of reasons in light of which one would trust someone and the sorts of reasons in light of which one would rely on someone. The fact that those reasons are different in kind will show that trust and reliance are also different in kind.⁶

The reasons in light of which we rely on someone are reasons that show relying on that person to be worthwhile or the thing to do. The reasons in light of which we trust someone are *not* reasons that show

5. Though I sometimes speak of trust as a two-place relation, my official topic is trust understood as a three-place relation: A trusts B to ϕ . I am inclined to think that two-place trust could be understood in terms of (sufficiently many instances of) three-place trust. However, for interesting recent discussion of two-place trust, which proposes an inverse order of explanation, see Domenicucci and Holton (2017) and Faulkner (2015). It is plausible that, as Domenicucci and Holton argue, two-place trust does not involve reliance at all. I think this may make it more plausible that even three-place trust needn't involve reliance.
6. The argument that I present here is indebted to Hieronymi (2008) — though, surprisingly to my mind, Hieronymi thinks that trust involves reliance (2008, 216). See also Thomson (2008, 138–40), McMyler (2017) and Marušić (2015, ch.7.2) for arguments in a similar vein.

trusting that person worthwhile or a good thing to do. (I address what the reasons for trust are when I offer my simple account of trust below.) This difference in reasons suggests that reliance is, or involves, action, whereas trust is, or involves, judgment.

Let me illustrate this with an example from Holton. Suppose you are stranded on top of a rock and are considering whether to rely on a rope to get down (Holton 1994, 68).⁷ To decide whether to rely on the rope, you have to settle a practical question, that is, a question about what to do. For instance, you have to consider whether it would be bad to be stranded on top of the rock for a while, whether you have other means of getting down, and whether the rope is strong enough to carry your weight if you rely on it. If your alternative to relying on the rope is waiting for rescue for the whole night in below-freezing temperatures, then relying on the rope is almost certainly the thing to do, no matter how sturdy or flimsy it looks. By the same token, if your alternatives are grim, then relying on someone's good will is almost certainly the thing to do — no matter how well-meaning the person seems to be. In general, in settling the question of whether to rely on a rope or on someone's good will, you will have to settle whether doing so is an adequate or necessary means to your ends. In that sense, whether to rely on someone or something is a practical question.⁸

Matters are different with trust. To settle the question of whether to trust someone, we do not settle the question of whether trusting is worthwhile (Hieronymi 2008). The fact that trusting someone is a good thing to do — that it would improve your relationship, or make you happy — is not the right kind of reason for trust, and so no reason at all. By the same token, the fact that trusting the other is your only

option, or is clearly the best option, is not the right kind of reason to trust, and so no reason at all. Such reasons are, as Hieronymi (2008) argues, like practical reasons to believe something (as in Pascal's Wager) and practical reasons to intend to do something (as in Kavka's [1983] Toxin Puzzle): they are reasons to *get yourself* to trust. That is why settling the question of whether to trust someone does not involve settling a practical question but involves making a judgment.⁹

In light of this argument, I conclude that trust and reliance are fundamentally different — as different as judgment and action. Moreover, I hold that the argument just sketched reveals something important about what trust and reliance are. In the remainder of this paper, I offer simple accounts of trust and reliance that I take to be suggested by this argument. These accounts are not meant to be complete — by any means — but they are meant to show what reliance and trust could plausibly be, in light of the observation that they are responsive to different kinds of reasons.

2. Reliance as Action

The preceding argument suggests a simple account of reliance — that reliance consists in action. In particular, the fact that reliance is a response to practical reasons — that is, reasons for action — shows that to rely on someone or something just is to act in a certain way. It is to act in a way in which the success of your action — its achieving its end — depends on what or who you rely on. For instance, when I rely on my car to get to work, I drive my car to work, and the success of my action — getting to work — depends on my car's performance. There is nothing over and above driving my car to work that constitutes my reliance on my car to get to work. And even though I can rely on my car to get to work even while I am not actually driving, say, because I

7. Alonso (2009; 2014; 2016) discusses this example at length. Smith (2010) offers a similar example.

8. It is worth nothing that, to settle the question of what to do, we will very much be concerned with the question of what is the case. Our action is usually more likely to come off successfully if we have true beliefs about the world. But this does not make the question any less practical. See Alonso (2016) for careful presentation of an argument in this vein — though I differ with Alonso over the nature of reliance.

9. I hesitate to say that it involves settling a theoretical question, because this may be taken to suggest that in settling the question of whether to trust the other, we take a theoretical point of view of the other. But that is precisely not the case; trust is an attitude we take from the participant stance, not the objective stance.

am already at work, my reliance consists in action — habitual action. I rely on my car to get to work, because I habitually drive to work.¹⁰

This simple account of reliance is at odds with the leading accounts of reliance in contemporary discussion. For example, according to Matthew Smith, “Internal reliance is a credal-conative attitude or suite of attitudes that involves both regarding some proposition as true and having a practical commitment or reflectively endorsed pro-attitude towards to [sic] a certain state of affairs” (2010, 136). But I find it hard to see why there should be a distinct “internal” attitude of reliance — distinct from belief, desire or intention. Thus suppose that you are doing something, and the success of your action depends on someone else’s doing something (you “externally rely” on the other, in Smith’s terms). For example, you are flying to Berlin, and your getting there depends on the pilot’s landing the plane. Presumably you want to get to Berlin, and presumably you believe that you will get there only if the pilot lands the plane. Thus it makes sense that you want the pilot to land the plane. There is no need to postulate a mental state of reliance that is distinct from the credal and conative attitudes that are already involved in action — from the beliefs and desires for which you act and in light of which you prefer that the conditions for the success of your action be met.

In contrast to Smith, Facundo Alonso (2009; 2014; 2016) holds that reliance is akin to Bratman’s notion of acceptance in a context (1992): it is a practical attitude that serves to cognitively guide our actions.¹¹ The attitude is practical in the sense that it is responsive to practical considerations.

My main reservation with regard to Alonso’s view is that it seems to me that it does not vindicate the claim that reliance is, in fact, an

10. Smith (2010) distinguishes internal reliance and external reliance. His account of external reliance is in accord with the present proposal. Thus compare Smith’s “[External] Reliance Test: If the success of A’s plan depends upon the occurrence of E, and if A does not intend to bring E about himself, then A relies on E” (2010, 144). I address Smith’s notion of internal reliance in what follows.

11. See Smith (2010, 140–4) for arguments against the acceptance view.

attitude, rather than a mental act like imagining or supposing (for the sake of planning, say). (The same argument applies to Bratman’s notion of acceptance in a context.) That is because it is characteristic of attitudes that there can be wrong kinds of reasons for them — reasons that show it worthwhile to hold the attitude but for which one cannot adopt the attitude.¹² In contrast, mental acts do not allow for this distinction: Any reason that shows it worthwhile to imagine or suppose something is a reason for which you can imagine or suppose it. This holds true of reliance as well: Any reason which shows it worthwhile to rely on something is a reason for which you could rely. This suggests that reliance would have to be understood as a mental act — and hence a kind of action, rather than an attitude. Thus even if the function of reliance is to cognitively guide our actions — reliance itself is a kind of action, a mental act. In contrast to Alonso, however, I would identify many non-mental actions with instances of reliance.¹³

This concludes my defense of the simple view of reliance as a kind of action.¹⁴ I now turn to trust.

3. Trust as Belief from the Participant Stance

The argument in section one suggests that trust is a kind of judgment. But what kind of judgment is it? I think that trust has two salient (and closely related) functional roles: It stops enquiry and precludes doubt.¹⁵ If I trust someone to ϕ , then I cannot, without irrationality, wonder whether she will ϕ or doubt that she will ϕ . This suggests that trust is a kind of belief — since these are also functional roles of belief.

12. Here I follow Hieronymi (2005, esp. 451, n.29).

13. The view defended here is largely compatible with Alonso’s. However, I am doubtful that the mental act of reliance is as pervasive as Alonso thinks. I think that much of the cognitive guidance of action can be explained by intentions, as Bratman (1987) suggests.

14. For a very different view, according to which reliance is involved in belief, see Railton (2014). Unlike Railton, I am inclined to see belief as prior to, and a possible ground for, reliance — though I do not have an independent argument to resist Railton’s approach.

15. Here I disagree with Domenicucci and Holton (2017).

(Here, again, the contrast with reliance is striking: When I rely on someone to ϕ , I can both inquire whether she will ϕ and doubt that she will. If relying on her is my only option, I can already despair at my doom. But to the extent that I despair at my doom because I trusted someone, to that extent I no longer trust her.)

What is specific about trusting belief is that we are prepared to exhibit various attitudes that are characteristic of the participant stance: a sense of betrayal, disappointment, gratitude or even love. Thus, trust is a belief held from the participant stance. The chief difficulty is that it is not immediately clear what believing from the participant stance would be, and how it would be different from other, ordinary kinds of belief. In what follows, I sketch an account of trust that brings out this difference.¹⁶

Suppose someone has made a commitment;¹⁷ paradigmatically she has given you her word. You can respond to (what you take to be)¹⁸ her commitment in a number of different ways: You can trust the other, distrust her or neither trust nor distrust her. I take it to be Holton's insight that trust is a response from the participant stance, and I hold that distrust is one as well.¹⁹ Trust and distrust are, in this respect, like approval and resentment — the favorable and unfavorable responses from the participant stance.

The way I propose to spell this out is to say that when you respond to someone's commitment from the participant stance, you respond to her commitment *as such*, rather than as evidence about what she

will do. You trust someone if and only if, in light of her commitment *as such*, you believe that she will follow through. You distrust someone if and only if, in light of her commitment *as such*, you withhold judgment about whether she will follow through, or you disbelieve that she will follow through. But you can also consider her commitment from the objective stance: You can see her commitment as evidence that indicates how she will behave. If you see her commitment as evidence in light of which you make predictions about how she will behave, you neither trust nor distrust her.

To illustrate: If my son promises me to get dressed by himself in the morning, I trust him if, in light of this commitment *as such*, I believe that he will follow through. I distrust him if, in light of this commitment *as such*, I disbelieve or withhold judgment that he will follow through. And I neither trust nor distrust him if, in light of his commitment, I seek to predict what he will do — say, if I predict that, given the reward I promised him if he kept his promise (a new Playmobil!), he will follow through. In that case, his commitment, together with the information about the reward, is evidence for what he will do — and there is no need to trust *him*. The facts speak for themselves.

This account of trust gives rise to a difficult question: What is it to believe that someone will follow through on her commitment in light of her commitment *as such*? Here is how I propose to understand this: When we believe that someone will follow through on her commitment in light of her commitment *as such*, we take the commitment itself, in its nature as a commitment rather than as evidence about the other's behavior, to constitute sufficient reason to believe that the other will follow through. For instance, when someone gives us her word, we can regard her commitment as an assurance or as an invitation to trust, rather than as evidence. And it is a familiar, though controversial, view that an assurance or an invitation to trust does not reduce to evidence.²⁰ Indeed, I hold that the most plausible way to spell out this idea is to see another's commitment as an interpersonal reason: In

20. See especially Moran (2005; forthcoming), Hinchman (2005; 2014) and McMyler (2011) for related accounts of trust in testimony.

16. In Marušić (2015, ch.7), I offer an account of trust in testimony. The present proposal is meant to generalize that account. However, it also draws on the arguments I present there.

17. See Shpall (2014) for an interesting discussion of the notion of commitment. What I have in mind here is close to, but still wider than, what Shpall calls moral commitment.

18. I will omit the parenthetical in what follows for ease of exposition. It is a separate question, which I don't propose to take up here, how the "bad case" is to be understood in which someone is mistaken about another's commitment.

19. Hawley (2014) stresses the need to explain trust as well as distrust.

making a commitment, the other offers you a reason to believe that she will follow through. If you take her up on her offer, you trust her — that is, you believe, in light of her commitment *as such*, that she will follow through. If you decline the offer, you distrust her. And if you regard her offer as evidence in light of which you make predictions, then you neither trust nor distrust her.

This makes sense of commitment and trust as ways of relating to other people: We make commitments to someone or other and, in so doing, we provide him or her (and perhaps others) with a characteristically interpersonal reason to trust us. Plausibly commitment and trust are thus second-personal and reciprocal relations: I reciprocate your commitment to me by trusting you.²¹ This account also makes sense of distrust: When we distrust someone, we reject the interpersonal reason. But we still regard it as an *interpersonal* reason — rather than as evidence that reflects the other's will. Indeed, this captures the important observation that trust and distrust are fundamentally relations to other people — not to a body of evidence. We trust or distrust *someone*.²² But we can believe that someone will follow through on a commitment without standing in such a direct relation to her. We can believe, even know, that she will follow through without trusting *her*, because the facts speak for themselves.

It might be objected that we often trust people when they have not taken on explicit commitments towards us. To borrow an example from Ryan Preston-Roedder (2017, 3–4), we trust strangers not to push us on the tracks while we wait for the subway. But we do not know who these people are, and they certainly have not made any

specific commitments to us. How are we to make sense of such cases of what Preston-Roedder calls “civic trust”?²³ It is true that civic trust is pervasive. But so is unspoken commitment. For instance, we take people to be committed to basic decency, and it is incompatible with basic decency to push people onto the subway tracks. For example, if asked why I trust people not to push me onto the subway tracks, I might simply point out that that would be wrong — and I would take them to be committed to not doing something so wrong.²⁴ Of course, this does not require that the stranger on the platform say to me, “I won’t push you onto the tracks (nor stab you, nor shoot you).” His commitment flows from his basic commitment to decency towards other people.²⁵ That is why, in general, it is plausible to think that trust is as widespread as commitments are, and, indeed, as extensive as the participant stance.

To develop the account of trust I sketched, much more would have to be said about what, exactly, interpersonal reasons are and how it is possible to believe something in light of them.²⁶ These are complicated and controversial matters that I don’t propose to go into here, since my concern is merely to separate the notion of reliance from the notion of trust. However, even without a full account of belief in light of interpersonal reasons, I would like to address one important issue: the question of trustworthiness.

21. See Darwall (2006) for a thorough account of second-personal relations and McMyler (2011, ch. 5), Moran (2013) and Marušić (2015, ch.7) for discussion of its significance for reasons for belief. For present purposes, I leave open whether trust is the proper response to commitments made *to us* or whether it can be appropriate towards commitments made to others, directly or vicariously.

22. See here Moran’s (2005; forthcoming) important work on testimony, though Moran does not put the point in terms of trusting someone but in terms of believing someone. If I am right that there is a tight connection between trust and belief, then Moran’s points carry over to trust straightforwardly.

23. In his thoughtful article “Civic Trust”, Preston-Roedder explains why appeal to civic trust can explain constraints on permissible treatment of persons (2017). I think that this illuminates the way in which trust is a central notion within the participant stance.

24. Because I take trust to be a response to commitment, rather than to obligations, and I take commitments to be distinct from obligations, I can explain the absence of trust in the presence of moral obligations and also the presence of trust among those who are violating their moral obligations (e.g., trust among thieves). For an account of trust in terms of moral obligation, see Hollis (1998) and Nickel (2007). See Shpall (2014) for an explanation of the difference between obligations (or requirements) and commitment.

25. Or at least I believe this much. Again, I don’t propose to address the bad case here in which this belief is mistaken.

26. I say more in Marušić (2015, ch.7). But see especially Moran (forthcoming).

When we consider whether to trust someone, we are concerned not only with what she is committed to — for instance, what she promises us or tells us — but also with whether she is trustworthy. And in judging another person's trustworthiness, we will take into account evidence about her, such as a good or bad track record concerning the issue at hand, as well as any independent evidence we have about what she is promising or telling us. But if, in considering whether the other is trustworthy, we look to evidence to settle the question of whether she will follow through on her commitment, how can it be that we trust her in light of interpersonal reasons?²⁷ Don't we, rather, trust her in light of evidence?

To answer this question, I want to clarify how the proposed account of trust affords an explanation of trustworthiness. You are trustworthy in a certain matter if you are someone whose *commitment as such* constitutes a good reason for others to believe that you will follow through — that is, if your commitment constitutes a good interpersonal reason. Evidential considerations, insofar as they are considerations that show someone trustworthy or untrustworthy, are considerations that bear on how good a reason the other's commitment is. They are thus higher-order reasons. That is why, even though you may consider whether someone is trustworthy, and look to evidence about whether she is, you ultimately trust her not in light of the evidence but in light of her commitment as such. However, the evidence helps you settle whether this is, in fact, a good reason.

This explains why even though, on the proposed account of trust, evidential considerations matter, we ultimately don't trust someone in light of the evidence. Evidential considerations matter because they bear on the question of whether the other is trustworthy — that is, whether her commitment *as such* is a good reason to trust her. But evidential considerations don't obviate the need for trust: they

don't obviate the need to trust *the other person*, they don't make the conclusion rest on the basis of facts which speak for themselves.²⁸

An implication of this account of trustworthiness is that trusting someone is more than judging her trustworthy. We can, in principle, judge that someone's commitment *as such* is a good enough reason to trust her, yet fall short of trust — just as we can, in principle, judge that something is good enough evidence to believe something, yet fall short of believing it. I think this is exactly as it should be: Judgments about trustworthiness are close to actual trust, but they are not to be identified with it.

This concludes my account of trust as belief from the participant stance. I now turn to an explanation of the relation between trust and reliance.

4. Trust Grounds Reliance

The account of trust I sketched affords an explanation of the relation between trust and reliance. In particular, if we see trust as a belief about what another person will do, then we can see trust as the *ground* for reliance.²⁹ Trust does not involve reliance but may ground reliance, because we are disposed to treat what we believe as true for purposes of reasoning.³⁰ Thus, if you believe that someone will follow through on a commitment, you will be disposed to act on the premise that she will do so — and in light of this you may rely on her. Trust will be your *ground* for reliance, in the way that belief is, in general, a ground for

28. This is the beginning of an answer to Lackey's dilemma (2008, ch.8). However, more would need to be said about the epistemological significance of interpersonal reasons.

29. Karen Jones writes, "The attitude and expectation characteristic of trust combine to explain why trusters are willing, when the need arises, to rely on those they trust" (1996, 6).

30. This point is of great importance to pragmatic encroachment accounts of knowledge and justification — especially the work of Fantl and McGrath (2002; 2009). My present formulation is indebted to Ross and Schroeder, who build on Fantl and McGrath's work to argue that "at least part of the functional role of belief is that believing that *p* defeasibly disposes the believer to treat *p* as true in her reasoning" (2014, 267–8).

27. Compare Lackey's (2008, ch.8) and Schmitt's (2010) objections to Moran (2005).

action. But you could also trust the other without relying on her: You could be disposed to treat it as true in reasoning that the other will follow through on her commitment without engaging in any reasoning to this effect. Belief and action are intimately related — not because belief involves action, but because belief grounds action. Similarly, trust and reliance are intimately related — not because trust involves reliance but because it can ground reliance.³¹

It might be objected that trust must involve reliance, because it involves vulnerability (Baier 1986). It is the vulnerability we incur through reliance that gives rise to our readiness to feel betrayal or disappointment, and it is the injury we suffer when we are let down that gives rise to resentment. Without vulnerability, and hence without reliance, there can be no readiness to feel resentment and gratitude, and hence no trust. Indeed, it might be thought that this objection is compatible with my arguments, though not with my conclusion that trust is distinct from reliance. Perhaps trust consists in a belief that one acts upon — and so belief that involves reliance. Without reliance, we would not incur vulnerability. And because trust involves belief, trust is not responsive to practical reasons.³²

I think there is a way to resist this objection. We can incur vulnerability without reliance and, indeed, without action — but simply through believing someone. To borrow an example from Adrienne Martin (2014, 129), a father might trust her daughter that she is spending the night at a friend's house. And he might feel let down, disappointed or angry if her daughter goes to a party instead. But it needn't be that he did anything in light of his daughter's commitment other than to believe her. It needn't be that he relied on her in any way. Hence, trust can give rise to vulnerability all on its own, without reliance.

However, although the objection does not undermine my argument,

31. Holton (1994) argues that belief often follows trust, that is, reliance from the participant stance. I think that things are the other way around: Reliance often follows trust, that is, belief from the participant stance.

32. Thanks to Claudia Blöser for raising this objection.

it contains an insight: Reliance may add weight or significance to our trust, because it can make us more vulnerable. Thus, although trust does not require reliance, the extent of our trust may depend on the extent of our reliance. For instance, the degree to which we appropriately feel disappointment or resentment may depend on the extent of our reliance.³³ And this helps explain why it may have seemed attractive to think of trust as involving reliance.

Indeed, there is a further insight that this way of explaining the relation between trust and reliance affords: As noted at the outset, it seems that if we judge someone unreliable, then we *eo ipso* do not trust her. And this may be taken to suggest that trust involves reliance. But it should not: It is perfectly understandable why judging someone unreliable would preclude trust — since the judgment that someone is unreliable precludes belief that she will follow through on her commitment. If we judge someone unreliable, then we are, precisely, not disposed to treat it as true for purposes of reasoning that she will follow through. Therefore, we don't trust her. But this does not suggest that trust consists in or involves reliance.

I have said that trust can ground reliance. But it is not the only thing that does. We can rely on others because we trust them but also because we think that they are predictable. Or we may find ourselves in a situation in which we have to rely on them, even if they are not predictable, simply because all our other options are grim. But neither

33. A common view, formulated by Jones (1996) and endorsed by Hieronymi (2008) and Faulkner (2007; 2011), is that in trusting someone, we take our trusting her (or relying on her — which all three authors hold is involved in trust) to constitute a reason for her to follow through. But this is not a reason for which we could trust her in the first place, since we wouldn't have it before we trust. I think it is more plausible to see this as an *additional* reason to trust that we gain through trust, rather than an original reason for trust: trust is self-propelling, but it is not a leap of faith. And this further reason may make us more vulnerable and hence justify stronger resentment. Similar considerations arise for accounts of promissory obligation in terms of trust or reliance: the extent to which a promisee relies on a promisor can give the promisor an additional reason to follow through, and it can explain the gravity of promise-breaking, but it cannot explain the generation of promissory obligation. See Kolodny and Wallace (2003) for careful presentation of this argument in response to Scanlon (1990).

their predictability nor our needs are reasons for which we could trust them.^{34*}

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